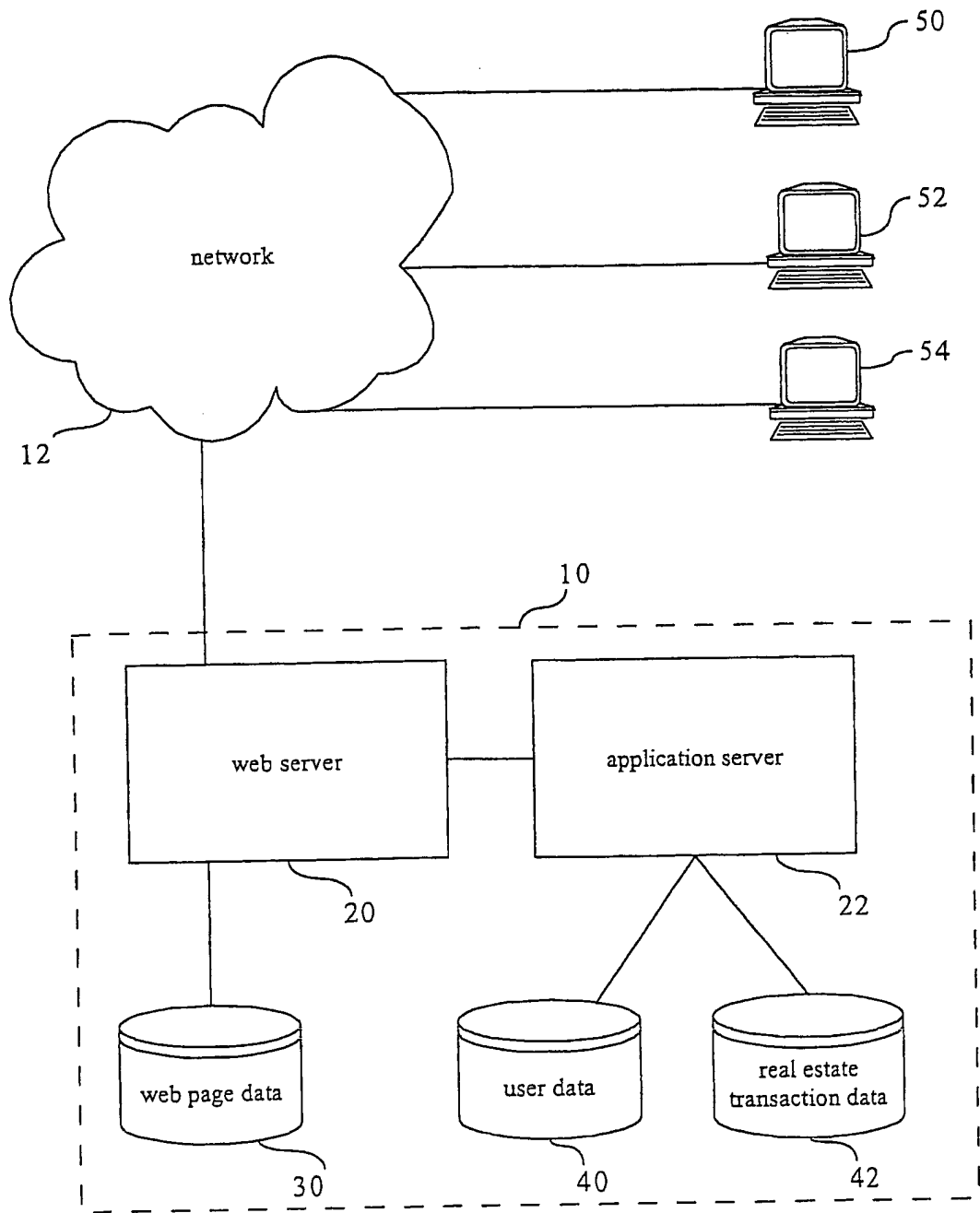
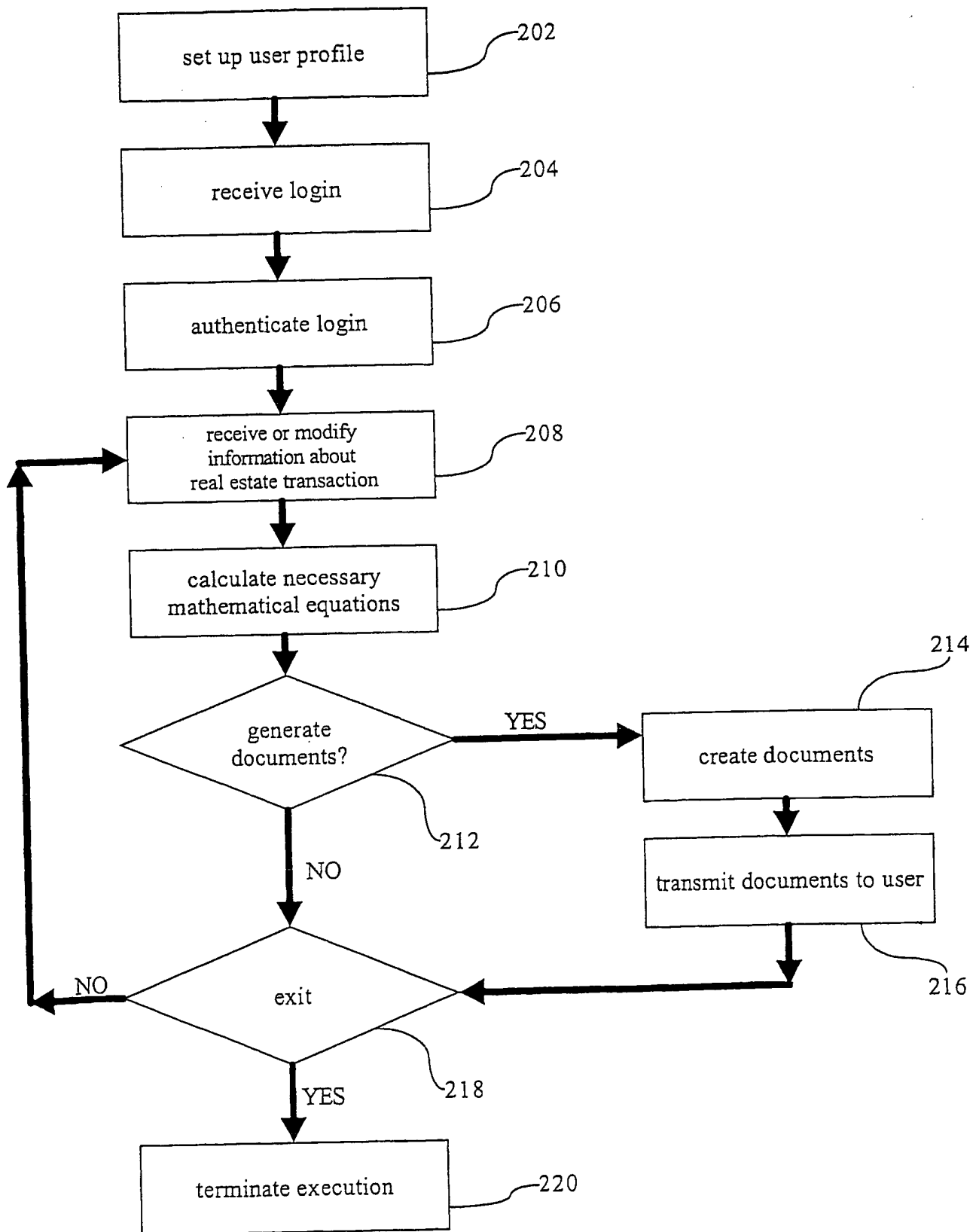


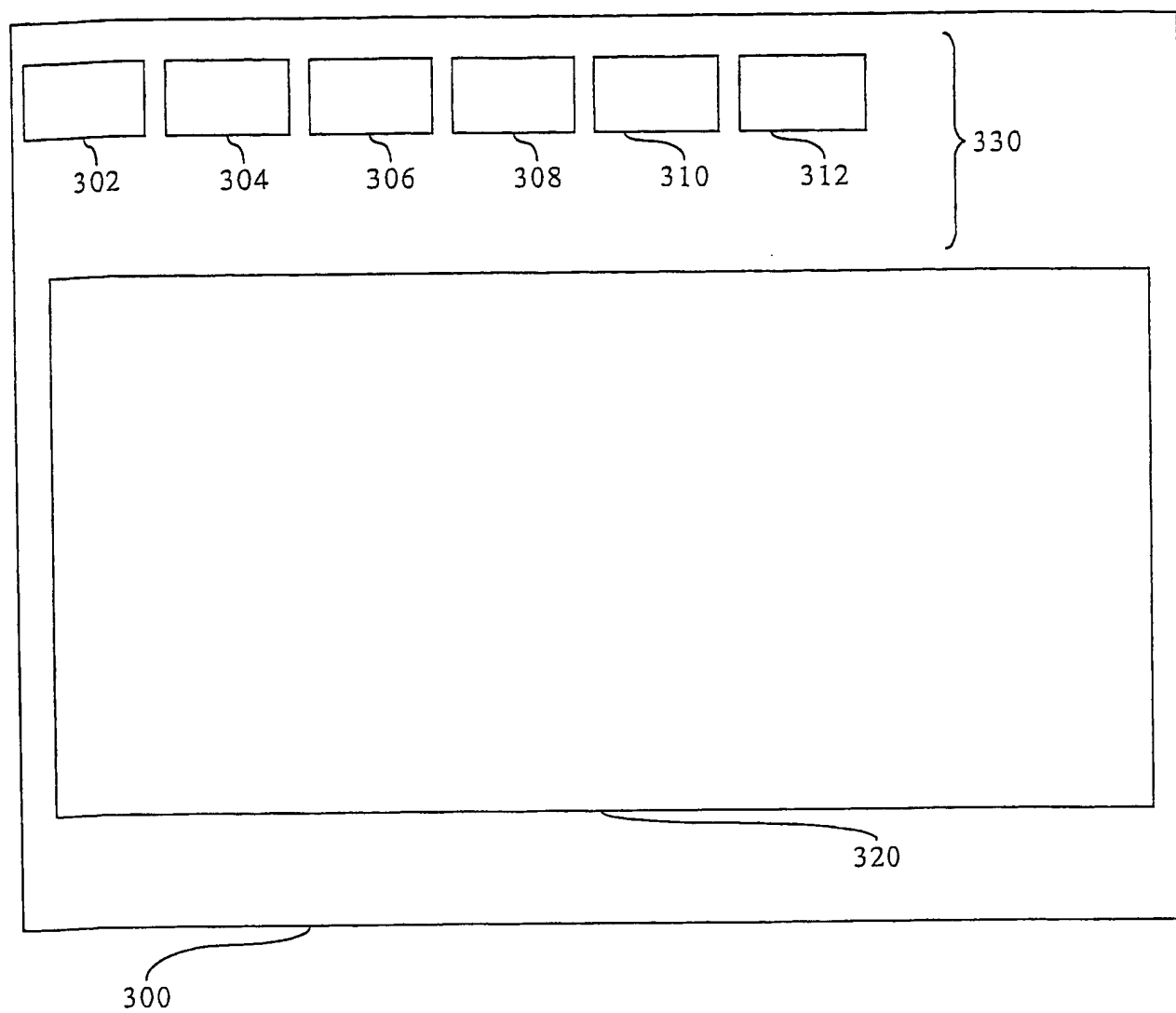
FIG. 1



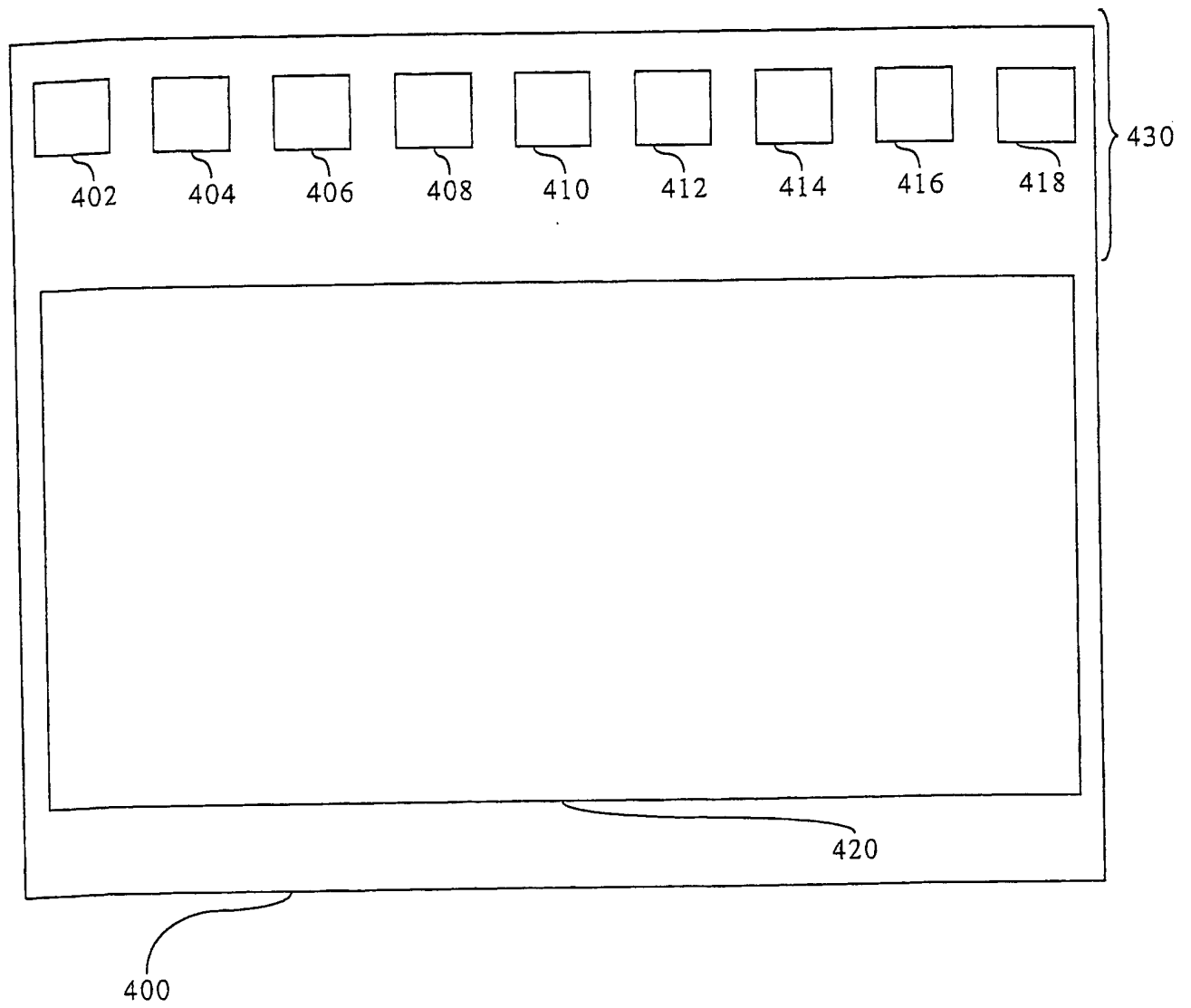
**FIG. 2**



**FIG. 3**



**FIG. 4**



**FIG. 5**

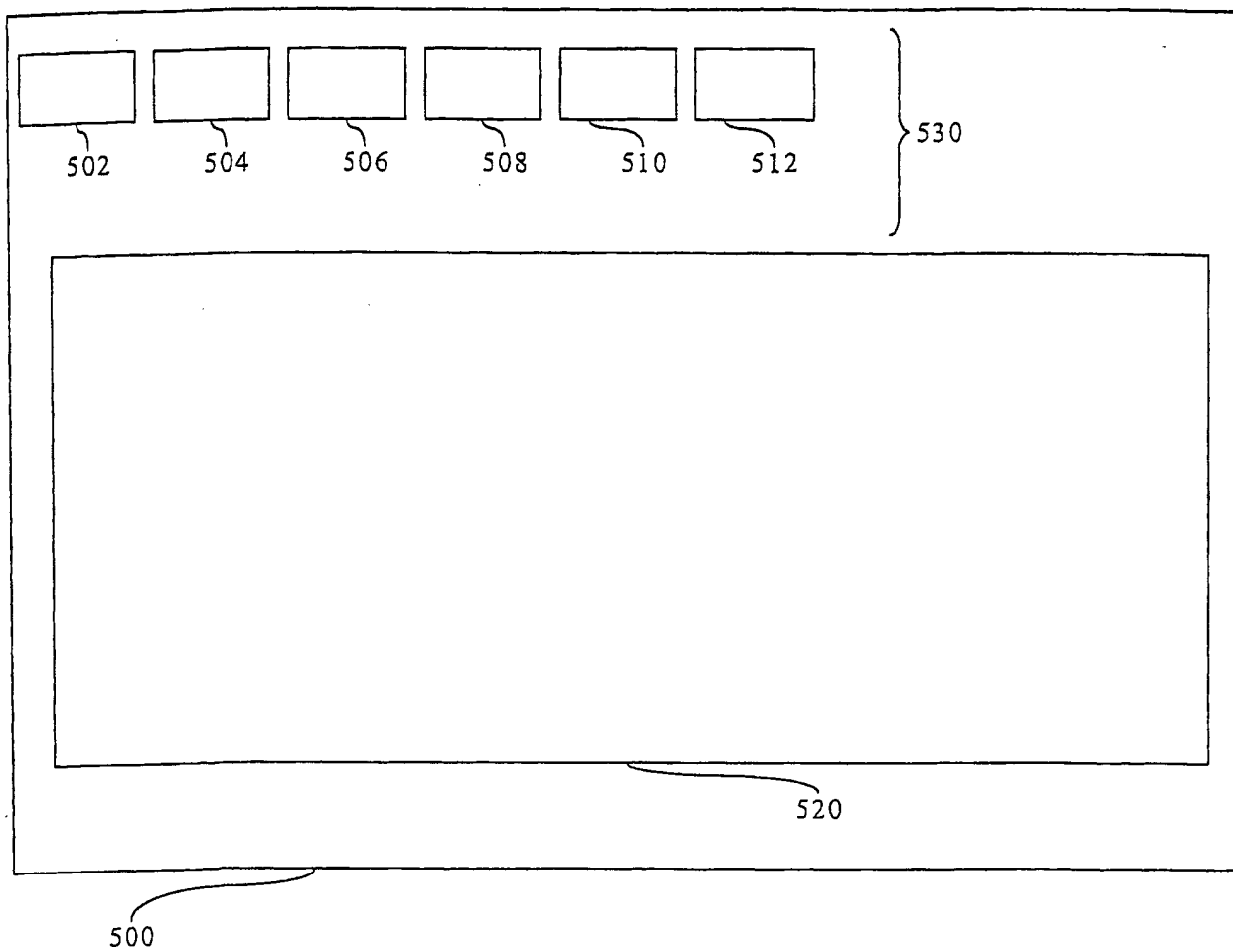


FIG. 6

## HUD-1 UNIFORM SETTLEMENT STATEMENT

OMB No. 2502-0255

<b>A. U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT SETTLEMENT STATEMENT</b> NAME 1 NAME 2 NAME 3 NAME 4 NAME 5 <small>HUD-1 Sellers by CUSTOMSOFT, P.O. Box 305, Mahwah, N.J. 07322 1-800-764-3053</small>		<b>B. TYPE OF LOAN</b> 1. <input type="checkbox"/> FHA      2. <input type="checkbox"/> FmHA      3. <input type="checkbox"/> CONV. UNINS. 4. <input type="checkbox"/> VA      5. <input type="checkbox"/> CONV. INS. 6. FILE NUMBER      7. LOAN NUMBER 8. MORTGAGE INSURANCE CASE NUMBER	
<b>C. NOTE:</b> This form is furnished to give you a statement of actual settlement costs. Amounts paid to and by the settlement agent are shown. Items marked "(p.o.c.)" were paid outside the closing; they are shown here for informational purposes and are not included in the totals.			
<b>D. NAME AND ADDRESS OF BUYER(S)</b>		<b>E. NAME, ADDRESS &amp; TIN OF SELLER(S):</b> TIN:	
<b>G. PROPERTY LOCATION:</b>		<b>F. NAME AND ADDRESS OF LENDER</b>  <b>H. SETTLEMENT AGENT:</b>  <b>I. SETTLEMENT DATE:</b>	
<b>J. SUMMARY OF BUYER'S TRANSACTIONS</b> 100. GROSS AMOUNT DUE FROM BUYER 101. Contract Sales Price 102. Personal Property 103. Settlement Charges to Borrower (line 1400) 104. 105. Adjustments for items paid by seller in advance 106. City/Town taxes 107. County taxes 108. 109. 110. 111. 112. 120. AMOUNT DUE FROM BUYER		<b>K. SUMMARY OF SELLER'S TRANSACTIONS</b> 400. GROSS AMOUNT DUE TO SELLER 401. Contract Sales Price 402. Personal Property 403. 404. 405. Adjustments for items paid by seller in advance 406. City/Town taxes 407. County taxes 408. 409. 410. 411. 412. 420. AMOUNT DUE FROM SELLER	
<b>200. AMOUNTS PAID BY OR IN BEHALF OF BUYER</b> 201. Deposit or earnest money 202. Principal amount of new loan(s) 203. Existing loan(s) taken subject to 204. 205. 206. 207. 208. 209. Adjustments for items unpaid by seller 210. City/Town taxes 211. County taxes 212. 213. 214. 215. 216. 217. 218. 219. 220. TOTAL PAID BY/FOR BUYER		<b>500. REDUCTIONS IN AMOUNT DUE TO SELLER</b> 501. Excess deposit (see instructions) 502. Settlement charges to seller (line 1400) 503. Existing loan(s) taken subject to 504. Payoff first mortgage loan 505. Payoff second mortgage loan 506. 507. 508. 509. Adjustments for items unpaid by seller 510. City/Town taxes 511. County taxes 512. 513. 514. 515. 516. 517. 518. 519. 520. TOTAL PAID BY/FOR SELLER	
<b>300. CASH AT SETTLEMENT FROM/TO BUYER</b> 301. Gross amount due from buyer (line 120) 302. Less amounts paid by/for buyer (line 220) 303. CASH TO / FROM BUYER		<b>600. CASH AT SETTLEMENT TO/FROM SELLER</b> 601. Gross amount due to seller (line 420) 602. Less reduction in amt due seller (line 520) 603. CASH TO / FROM SELLER	

## SUBSTITUTE FORM 1099 SELLER STATEMENT

The information contained in Blocks E, G, H and I and on line 401 (or, if line 401 is unavailable, line 403 and 404) is important tax information and is being furnished to the Internal Revenue Service. If you are required to file a return, a negligence penalty or other sanction will be imposed on you if this item is required to be reported and the IRS determines that it has not been reported. If you are a seller of a personal residence, see Form 2118, Sale or Exchange of Principal Residence, for any gain, with your income tax return for your transactions, complete the applicable parts of Form 4717, Form 5122 and/or Schedule D (1041). You are required to provide the Settlement Agent (named above) with your correct taxpayer identification number. If you do not provide the Settlement Agent with your correct taxpayer identification number, you may be subject to civil or criminal penalties imposed by law. Under penalties of perjury, I certify that the number shown on this statement is my correct taxpayer identification number.

SELLER'S SIGNATURE

FIG. 7

L. SETTLEMENT CHARGES				PAID FROM BUYER'S FUNDS AT SETTLEMENT	PAID FROM SELLER'S FUNDS AT SETTLEMENT
TOTAL SALES/BROKER'S COMMISSION based on price \$ @ % =			Division of commission (line 700) as follows:		
701.	\$	to			
702.	\$	to			
703.	Commission paid at settlement				
704.					
800.	ITEMS PAYABLE IN CONNECTION WITH LOAN				
801.	Loan Origination Fee	%			
802.	Loan Discount	%			
803.	Appraisal Fee to				
804.	Credit Report to				
805.	Lenders Inspection Fee to				
806.	Mortgage Ins. Application Fee to				
807.	Assumption Fee to				
808.					
809.					
810.					
811.					
812.					
813.					
900.	ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE				
901.	Interest from to @				
902.	Mortgage Insurance Premium for months to				
903.	Hazard Insurance Premium for months to				
904.					
905.					
1000.	RESERVES DEPOSITED WITH LENDER				
1001.	Hazard Insurance months @ \$ per month				
1002.	Mortgage Insurance months @ \$ per month				
1003.	City Property Taxes months @ \$ per month				
1004.	County Property Taxes months @ \$ per month				
1005.	Annual Assessments months @ \$ per month				
1006.	months @ \$ per month				
1007.	months @ \$ per month				
1008.	months @ \$ per month				
1009.					
1100.	TITLE CHARGES				
1101.	Settlement or Closing Fee to				
1102.	Abstract or Title Search to				
1103.	Title Examination to				
1104.	Title Insurance Binder to				
1105.	Document Preparation to				
1106.	Notary Fees to				
1107.	Attorney's Fees to				
	(Includes above item numbers: )				
1108.	Title Insurance to				
	(Includes above item numbers: )				
1109.	Lender's Coverage				
1110.	Owner's Coverage				
1111.					
1112.					
1113.					
1200.	GOVERNMENT RECORDING AND TRANSFER CHARGES				
1201.	Recording Fees: Deed \$ ; Mortgage \$ ; Release \$				
1202.	City/County Tax/Stamps: Deed \$ ; Mortgage \$				
1203.	State Tax/Stamps: Deed \$ ; Mortgage \$				
1204.					
1205.					
1300.	ADDITIONAL SETTLEMENT CHARGES				
1301.	Survey to				
1302.	Pest Inspection to				
1303.					
1304.					
1305.					
1306.					
1307.					
1308.					
1400.	TOTAL SETTLEMENT CHARGES (enter on lines 103, Section J and 502, Section K)				

CERTIFICATION  
I have carefully reviewed the HUD-1 Settlement Statement and to the best of my knowledge and belief, it is a true and accurate statement of all receipts and disbursements made on my account or by me in this transaction. I further certify that I have received a copy of the HUD-1 Settlement Statement.

Buyer: \_\_\_\_\_ Seller: \_\_\_\_\_

To the best of my knowledge, the HUD-1 Settlement Statement which I have prepared is a true and accurate account of this transaction. I have caused or will cause the funds to be disbursed in accordance with this statement.

Settlement Agent: \_\_\_\_\_ Date: \_\_\_\_\_

WARNING: It is a crime to knowingly make false statements to the United States on this or any other similar form. Penalties upon conviction can include a fine and imprisonment. For details see: Title 18 U.S. Code Section 1001 and Section 1010.

# FIG. 8

## SETTLEMENT STATEMENT

Optional Form for Transactions without Sellers

U.S. Department of Housing  
and Urban Development

OMB Approval No. 2502-0491

Name & Address of Borrower:		Name & Address of Lender:	
Property Location: (if different from above)		Settlement Agent:	
		Place of Settlement:	
Loan Number:		Settlement Date:	
<b>L. SETTLEMENT CHARGES</b>		<b>M. DISBURSEMENT TO OTHERS</b>	
800. ITEMS PAYABLE IN CONNECTION WITH LOAN		1501.	
801. Loan origination fee %		1502.	
802. Loan discount %		1503.	
803. Appraisal Fee to		1504.	
804. Credit Report to		1505.	
805. Lenders Inspection Fee to		1506.	
806. Mortgage Ins. Application Fee to		1507.	
807. Assumption Fee to		1508.	
808.		1509.	
809.		1510.	
810.		1511.	
811.		1512.	
812.		1513.	
813.		1514.	
900. ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE		1515.	
901. Interest from to @ \$ /day		1516.	
902. Mortgage insurance premium for months to		1520. TOTAL DISBURSED	
903. Hazard insurance premium for months to			
904.			
905.			
1000. RESERVES DEPOSITED WITH LENDER			
1001. Hazard Insurance months @ \$ per month			
1002. Mortgage Insurance months @ \$ per month			
1003. City Property Taxes months @ \$ per month			
1004. County Property Taxes months @ \$ per month			
1005. Annual Assessments months @ \$ per month			
1006. months @ \$ per month			
1007. months @ \$ per month			
1008. months @ \$ per month			
1009.			
1100. TITLE CHARGES			
1101. Settlement or Closing Fee to			
1102. Abstract or Title Search to			
1103. Title Examination to			
1104. Title Insurance Binder to			
1105. Document Preparation to			
1106. Notary Fees to			
1107. Attorney's Fees to			
(Includes above item numbers: )			
1108. Title Insurance to			
(Includes above item numbers: )			
1109. Lender's Coverage			
1110. Owner's Coverage			
1111.			
1112.			
1113.			
1200. GOVERNMENT RECORDING AND TRANSFER CHARGES			
1201. Recording Fees: Deed \$ Mortg \$ Rel \$			
1202. City/county tax/stamps: Deed \$ Mortg \$			
1202. State tax/stamps: Deed \$ Mortg \$			
1204.			
1205.			
1300. ADDITIONAL SETTLEMENT CHARGES			
1301. Survey to			
1302. Pest Inspection to			
1303.			
1304.			
1305.			
1306.			
1307.			
1308.			
1400. TOTAL SETTLEMENT CHARGES (enter on line 1502)		1600. LOAN AMOUNT	
		1601. Plus Cash/Check from Borrower	
		1602. Minus Total Settlement Charges (line 1400)	
		1603. Minus Total Disbursements to Others (line 1520)	
		1604. Equals Disbursements To Borrower after expiration of any applicable rescission period required by law	
		0.00	

I have carefully reviewed the HUD-1A Settlement Statement and to the best of my knowledge and belief, it is a true and accurate statement of all receipts and disbursements made on my account or by me in this transaction. I further certify that I have received a copy of the HUD-1A Settlement Statement.

Buyer: \_\_\_\_\_

To the best of my knowledge, the HUD-1A Settlement Statement which I have prepared is a true and accurate account of the funds which were received and have been or will be disbursed by the undersigned as part of the settlement of this transaction.

Settlement Agent: \_\_\_\_\_

Date: \_\_\_\_\_

WARNING: It is a crime to knowingly make false statements to the United States on this or any other similar form. Penalties upon conviction can include a fine and imprisonment. For details see Title 18 U.S. Code Section 1001 and Section 1010.



**FIG. 9**

**FEDERAL TRUTH-IN-LENDING DISCLOSURE STATEMENT**

**Borrower:**

**Creditor:**

**Loan Number:**

**Date:**

<b>ANNUAL PERCENTAGE RATE</b> The cost of your credit as a yearly rate.	<b>FINANCE CHARGE</b> The dollar amount the credit will cost you.	<b>Amount Financed</b> The amount of credit provided to you or on your behalf.  0.00	<b>Total of Payments</b> The amount you will have paid after you have made all payments as scheduled.
--	---	--	--

Your payment schedule will be:

<b>Number of Payments</b>	<b>Amount of Payments</b>	<b>Monthly Pmts. Begin</b>

**INSURANCE:**

The following insurance is required to obtain credit: Property  
You may obtain the insurance from anyone that is acceptable to the creditor.

**SECURITY:** You are given a security interest in the real property located at:

**LATE CHARGE:**

N/A

**PREPAYMENT:**

If you pay off the loan early, you will not have to pay a penalty.  
You will not be entitled to a refund of part of the finance charge.

**ASSUMPTION:**

Someone buying your property cannot assume the remainder of your  
loan on the original terms.

See your contract documents for any additional information about nonpayment, default, any required  
repayment in full before the scheduled date, and prepayment refunds and penalties.

**Buyer:** \_\_\_\_\_

## FIG. 10

### TITLE DISBURSEMENT STATEMENT

BORROWER(S) NAME:

SETTLEMENT DATE:

SELLER(S) NAME:

FILE NUMBER:

PROPERTY LOCATION:

LOAN NUMBER:

MORTGAGE CASE NO.:

TO BE ACCOUNTED FOR:

Principal amount of new loan(s)  
Deposit or earnest money  
Existing loan(s) taken subject to

TOTAL TO BE ACCOUNTED FOR

0.00

ADJUSTMENTS:

PAID

DISBURSEMENTS:

BORROWER

SELLER

TOTAL ACCOUNTED FOR

0.00

Signed and approved on

Buyer: \_\_\_\_\_